

Fill in this information to identify the case:

Debtor Name Keith M. Scriven

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 22 - 11818 AMC

☐ Check if this is an amended filing

## Official Form 425C

### Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: Nov/2022

Date report filed: 01/08/2022

MM / DD / YYYY

Line of business: Sales

NAISC code: 459920

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Keith M. Scriven

Original signature of responsible party

Keith M. Scriven

Printed name of responsible party

#### 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 5,030.21

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 14,179.66**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 18,729.52**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -4,549.86**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 275.35**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**\$ 0.00*(Exhibit E)*

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00  
(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$             
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 3,262.00  
30. How much have you paid this month in other professional fees? \$             
31. How much have you paid in total other professional fees since filing the case? \$           

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ <u>19,000.00</u>	—	\$ <u>14,179.66</u>	=	\$ <u>4,820.34</u>
33. <b>Cash disbursements</b>	\$ <u>4,000.00</u>	—	\$ <u>18,729.52</u>	=	\$ <u>-14,729.52</u>
34. <b>Net cash flow</b>	\$ <u>15,000.00</u>	—	\$ <u>-4,549.86</u>	=	\$ <u>19,549.86</u>
35. Total projected cash receipts for the next month:					\$ <u>19,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>4,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>15,000.00</u>

Debtor Name Keith M. Scriven

Case number 22 - 11818 AMC

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

## Monthly Report (Nov/2022)

Keith M. Scriven Bankr. No. 22 - 11818 AMC

### Addendum

#### Income

a)	Sales	\$14,179.65
b)	Interest	0.01
Total Revenue		14,179.66

#### Expenses

a)	advertising	524.54
b)	insurance	1,364.84
c)	taxes & fees	10.00
d)	materials	11,351.70 **
e)	office supplies	408.55
f)	utilities/telephone	365.83
g)	transportation	734.82
h)	other - KMS related	243.59
i)	other (TPS)	741.02
j)	mortgage	2,984.63
Total Expenses		18,729.52

Net Profit (Loss) (4,549.86)

\*\* - customers have placed orders which are not payable until completed

**Wells Fargo Everyday Checking**

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**WELLS  
FARGO**

KEITH M SCRIVEN  
DEBTOR IN POSSESSION  
CH11 CASE #22-11818 (EPA)  
1007 N 6TH ST  
PHILADELPHIA PA 19123-1406

**Questions?**

*Available by phone 24 hours a day, 7 days a week:*

We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

*En español:* 1-877-727-2932

*Online:* wells Fargo.com

*Write:* Wells Fargo Bank, N.A. (345)

P.O. Box 6995

Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Account options**

*A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.*

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**Statement period activity summary**

Beginning balance on 11/1	\$2,012.23
Deposits/Additions	17,429.65
Withdrawals/Subtractions	- 19,229.52
<b>Ending balance on 11/30</b>	<b>\$212.36</b>

Account number [REDACTED] **6767**

**KEITH M SCRIVEN**

**DEBTOR IN POSSESSION**

**CH11 CASE #22-11818 (EPA)**

*Pennsylvania account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 031000503

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		Purchase authorized on 10/30 Quick Chek Corpora Belvidere NJ S462303507707371 Card 4006		60.00	
11/1		ATM Withdrawal authorized on 11/01 307 Levering Mill Rd Bala Cynwyd PA 0008477 ATM ID 0174K Card 4006		800.00	
11/1	<	Business to Business ACH Debit - Butrus & Whalon Payments 221031 10172556 Keith M Scriven		505.00	647.23
11/2		ATM Cash Deposit on 11/02 307 Levering Mill Rd Bala Cynwyd PA 0008743 ATM ID 0174K Card 4006	2,900.00		
11/2		ATM Cash Deposit on 11/02 307 Levering Mill Rd Bala Cynwyd PA 0008746 ATM ID 0174K Card 4006	60.00		
11/2		Purchase authorized on 10/31 Hymie's Deli Merion Sta PA S462304559105810 Card 4006		5.46	
11/2		Purchase authorized on 10/31 Hymie's Deli Merion Sta PA S382304784877032 Card 4006		7.10	
11/2		Purchase Bank Check OR Draft		2,984.63	
11/2		Purchase authorized on 11/02 USPS PO 41041200 1 Union Bala Cynwyd PA P382306710478529 Card 4006		4.60	605.44
11/3		Purchase authorized on 11/01 Quick Chek Corpora Belvidere NJ S302305645461082 Card 4006		84.01	
11/3		Purchase authorized on 11/02 Tst* The Landing C Bala Cynwyd PA S462306635586461 Card 4006		59.25	
11/3		Recurring Payment authorized on 11/02 Vzwrllss*Bill Pay 800-9220204 CA S58230668754815 Card 4006		365.83	96.35
11/4		RTP From Paypal on 11/04 Ref#20221104021000021P1Brjpm00580056730	1,975.00		
11/4		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #lb0Gt5Xv9B on 11/04/22	2,600.00		
11/4		Purchase Bank Check OR Draft		2,610.00	
11/4		Purchase authorized on 11/04 Wine and Spirits 4614 Bala Cynwyd PA P000000772139265 Card 4006		21.19	2,040.16
11/7		ATM Withdrawal authorized on 11/05 307 Levering Mill Rd Bala Cynwyd PA 0009317 ATM ID 0174K Card 4006		350.00	
11/7		Purchase authorized on 11/05 Quick Ckek Food St Ringoes NJ S582309531989500 Card 4006		70.70	
11/7		Purchase authorized on 11/05 Flemington Departm Flemington NJ S462309574496145 Card 4006		379.90	
11/7		Purchase authorized on 11/06 Wal-Mart Wal-Mart Sup Newton NJ P000000184456039 Card 4006		53.55	
11/7		Purchase authorized on 11/06 Shoprite Newton S1 Newton NJ P582310767478525 Card 4006		31.81	
11/7		Purchase authorized on 11/07 Rite Aid 01320 Narberth PA P000000973039259 Card 4006		24.37	1,129.83
11/8		ATM Withdrawal authorized on 11/08 5810 Easton Rd Plumsteadvill PA 0005977 ATM ID 0087R Card 4006		160.00	969.83
11/9		Purchase authorized on 11/07 Quick Chek Corpora Belvidere NJ S462311454972270 Card 4006		30.00	939.83
11/10		RTP From Venmo on 11/10 Ref#20221110021000021P1Brjpm00570082632	510.90		
11/10		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #lb0Gvkvr86 on 11/10/22	100.00		
11/10		Purchase authorized on 11/08 Collision Star Wyndmoor PA S462312808317454 Card 4006		635.47	
11/10		Purchase authorized on 11/09 Sq *Xpo Event Mana Philadelphia PA S462313609392582 Card 4006		126.33	
11/10		Purchase authorized on 11/10 WM Superc Wal-Mart Sup Phillipsburg NJ P000000486997626 Card 4006		106.63	682.30
11/14		Money Transfer authorized on 11/10 From Keith Scriven PA S302315085444712 Card 4006	589.50		

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/14		Money Transfer authorized on 11/11 From Keith Scriven PA S382315853062516 Card 4006	393.00		
11/14		RTP From Venmo on 11/12 Ref#20221112021000021P1Brjpm00020049974	2,175.00		
11/14		Zelle From Kay Klotzbach on 11/13 Ref # Bacqne89Wq1R Balance of Bee Bag and Wallet	613.00		
11/14		Zelle From Deborah Schwartzman on 11/13 Ref # Ctz0H7Xcgd28 Pocketbook	600.00		
11/14		RTP From Paypal on 11/13 Ref#20221113021000021P1Brjpm00580036667	1,375.50		
11/14		Purchase authorized on 11/10 Ppa on Street Kios Philadelphia PA S462314773414789 Card 4006		7.50	
11/14		Purchase authorized on 11/10 Venmo* VISA Direct NY S302315083094035 Card 4006		200.00	
11/14		Purchase authorized on 11/11 The Home Depot #4101 Philadelphia PA P302315530253374 Card 4006		59.74	
11/14		Purchase authorized on 11/11 Ppa on Street Kios Philadelphia PA S462315608303685 Card 4006		2.50	
11/14		Purchase authorized on 11/11 Speedway 03476 Ringoes NJ S582316043725156 Card 4006		80.00	
11/14		Purchase authorized on 11/12 Staples 0283 Flemington NJ P462316528468684 Card 4006		25.57	
11/14		Purchase authorized on 11/12 Ppa on Street Kios Philadelphia PA S582316567620131 Card 4006		2.50	
11/14		Purchase authorized on 11/12 Tst* Clementine Philadelphia PA S462317081471589 Card 4006		127.76	
11/14		Purchase authorized on 11/13 Venmo* VISA Direct NY S582317598546650 Card 4006		400.00	
11/14		ATM Withdrawal authorized on 11/13 307 Levering Mill Rd Bala Cynwyd PA 0000740 ATM ID 0174K Card 4006		500.00	
11/14		Purchase authorized on 11/13 Wawa 288 Pipersville PA S302318065650413 Card 4006		61.01	
11/14		Purchase authorized on 11/14 The Home Depot 984 Newton NJ P382318671964687 Card 4006		80.10	
11/14		Purchase Bank Check OR Draft		2,010.00	2,871.62
11/15		Purchase authorized on 11/13 Ppa on Street Kios Philadelphia PA S382317509868403 Card 4006		2.50	
11/15		Purchase authorized on 11/13 Ppa on Street Kios Philadelphia PA S382317562712434 Card 4006		2.50	
11/15		Purchase authorized on 11/14 Ops* Newton Expres Newton NJ S582318599922782 Card 4006		7.25	
11/15		Zelle to Grossman Craig on 11/15 Ref #Rp0Qtczlp2		160.00	
11/15		First Insurance Insurance 900-97179808 Scriven, Keith M.		394.23	
11/15		First Insurance Insurance 900-97179691 Scriven, Keith M.		465.61	1,839.53
11/16		Purchase authorized on 11/14 Staples 0010 Newton NJ S582318619899176 Card 4006		2.74	
11/16	<	Business to Business ACH Debit - Square Inc * Cash App 221116 T200533919735 Keith Scriven		400.00	1,436.79
11/17		Purchase authorized on 11/15 Quick Chek Corpora Belvidere NJ S302319508218327 Card 4006		2.02	
11/17		Purchase authorized on 11/15 Staples 0010 Narberth PA S582319626031830 Card 4006		1.43	
11/17		Purchase authorized on 11/16 Bp#1686930Hampton Hampton NJ S582320727541371 Card 4006		83.75	1,349.59
11/18		Purchase authorized on 11/17 Hymie's Deli Merion Sta PA S382321717193993 Card 4006		29.13	
11/18		Purchase authorized on 11/17 Wine and Spirits 4 Bala Cynwyd PA S582322052767563 Card 4006		42.38	
11/18		Purchase authorized on 11/18 Tractor S 144 Hwy 202 Ringoes NJ P000000482231705 Card 4006		46.22	1,231.86
11/21		Zelle From Jacobs Catering LLC on 11/19 Ref # Pp0Qtimp62 Security	300.00		

**Transaction history (continued)**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/21		Money Transfer authorized on 11/19 From Keith Scriven PA S582323840976706 Card 4006	687.75		
11/21		ATM Check Deposit on 11/21 601 Chestnut St Philadelphia PA 0001876 ATM ID 6560S Card 4006	2,000.00		
11/21		Purchase authorized on 11/17 Apex Pizza Bala Cynwyd PA S382322075403375 Card 4006		20.41	
11/21		Purchase authorized on 11/18 Staples 0010 Narberth PA S462322703754355 Card 4006		28.46	
11/21		Purchase authorized on 11/18 Staples 0010 Narberth PA S582322707187798 Card 4006		1.00	
11/21		Purchase authorized on 11/18 Quick Chek Corpora Belvidere NJ S302322856390200 Card 4006		69.17	
11/21		Purchase authorized on 11/19 Hymie's Deli Merion Sta PA S462323635632492 Card 4006		21.14	
11/21		Purchase authorized on 11/19 PA0037 Riegelsville PA P000000181576342 Card 4006		19.11	
11/21		ATM Withdrawal authorized on 11/20 122 Water St Newton NJ 0002998 ATM ID 0115N Card 4006		440.00	
11/21		Purchase authorized on 11/20 Autozone 6753 124 Water Newton NJ P302324554098513 Card 4006		105.55	
11/21		Purchase authorized on 11/20 The Home Depot 984 Newton NJ P462324573483485 Card 4006		35.19	
11/21		Purchase authorized on 11/20 Wal-Mart Super Center Newton NJ P000000189185653 Card 4006		24.70	
11/21		Recurring Payment authorized on 11/20 Zoom.US 888-799-96 WWW.Zoom.US CA S302324703748784 Card 4006		15.89	
11/21		ATM Withdrawal authorized on 11/21 74 Church St Flemington NJ 0004163 ATM ID 6865W Card 4006		650.00	2,788.99
11/22		Purchase authorized on 11/20 Staples 0010 Newton NJ S582324578702897 Card 4006		3.00	2,785.99
11/23		Purchase authorized on 11/21 Quick Ckek Food St Ringoes NJ S462325502406963 Card 4006		70.00	
11/23		Recurring Payment authorized on 11/22 Dnh*Godaddy.Com 480-5058855 AZ S302326463570836 Card 4006		32.39	
11/23		Purchase authorized on 11/22 Jewelers Depot Philadelphia PA S462326538522895 Card 4006		908.06	
11/23		Purchase authorized on 11/22 Jewelers Depot Philadelphia PA S382326540286857 Card 4006		547.33	
11/23		Zelle to Doan Huan on 11/23 Ref #Pp0Qttx5x		55.00	1,173.21
11/25		Purchase authorized on 11/22 Ppa on Street Kios Philadelphia PA S582326517920263 Card 4006		3.00	
11/25		Purchase authorized on 11/22 Quick Chek Corpora Belvidere NJ S582326746333017 Card 4006		67.25	
11/25		Purchase authorized on 11/22 Quick Chek Corpora Belvidere NJ S582326748658290 Card 4006		4.31	
11/25		Recurring Payment authorized on 11/24 Sxm*Siriusxm.Com/A 888-635-5144 NY S302328320093846 Card 4006		23.29	1,075.36
11/28		Online Transfer to Scriven K Way2Save Savings xxxxxx2339 Ref #Ib0Gzwrzf9 on 11/28/22		500.00	575.36
11/29		Purchase authorized on 11/28 Jewelers Depot Philadelphia PA S462332547882915 Card 4006		500.00	75.36
11/30		ATM Transfer authorized on 11/30 From Keith M Scriven Savings 1230 US Hwy 22 Phillipsburg NJ 0003964 ATM ID 6743S Card 4006	550.00		
11/30		Purchase authorized on 11/28 Ppa on Street Kios Philadelphia PA S462332540513959 Card 4006		3.00	

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/30		ATM Withdrawal authorized on 11/30 1230 US Hwy 22 Phillipsburg NJ 0003965 ATM ID 6743S Card 4006		400.00	
11/30		Monthly Service Fee		10.00	212.36
<b>Ending balance on 11/30</b>					<b>212.36</b>
<b>Totals</b>			<b>\$17,429.65</b>	<b>\$19,229.52</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2022 - 11/30/2022	Standard monthly service fee \$10.00	You paid \$10.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$500.00	\$75.36 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

**Tax Season Reminder:** Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year (the IRS reportable threshold). For example, if you have interest or dividends in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.

**Wells Fargo Way2Save® Savings**

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**WELLS  
FARGO**

KEITH M SCRIVEN  
DEBTOR IN POSSESSION  
CH11 CASE #22-11818 (EPA)  
1007 N 6TH ST  
PHILADELPHIA PA 19123-1406

**Questions?***Available by phone 24 hours a day, 7 days a week:*

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**1-800-TO-WELLS** (1-800-869-3557)*En español:* 1-877-727-2932*Online:* wells Fargo.com*Write:* Wells Fargo Bank, N.A. (345)

P.O. Box 6995

Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Statement period activity summary**

Beginning balance on 11/1	\$3,017.98
Deposits/Additions	500.01
Withdrawals/Subtractions	- 3,455.00
<b>Ending balance on 11/30</b>	<b>\$62.99</b>

Account number: [REDACTED] 2339

**KEITH M SCRIVEN**  
**DEBTOR IN POSSESSION**  
**CH11 CASE #22-11818 (EPA)**

*Pennsylvania account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 031000503

**Interest summary**

Interest paid this statement	\$0.01
Average collected balance	\$492.98
Annual percentage yield earned	0.02%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.35

**Transaction history**

<i>Date</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/4	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0Gt5Xv9B on 11/04/22		2,600.00	417.98
11/9	ATM Withdrawal authorized on 11/09 122 Water St Newton NJ 0001120 ATM ID 0115N Card 4006		200.00	217.98
11/10	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0Gvkvr86 on 11/10/22		100.00	117.98
11/28	Online Transfer From Scriven K Everyday Checking xxxxxx6767 Ref #Ib0Gzwrzf9 on 11/28/22	500.00		617.98
11/30	ATM Transfer authorized on 11/30 to Keith M Scriven Checking 1230 US Hwy 22 Phillipsburg NJ 0003964 ATM ID 6743S Card 4006		550.00	
11/30	Interest Payment	0.01		
11/30	Monthly Service Fee		5.00	62.99
<b>Ending balance on 11/30</b>				<b>62.99</b>
<b>Totals</b>		<b>\$500.01</b>	<b>\$3,455.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/01/2022 - 11/30/2022	Standard monthly service fee \$5.00	You paid \$5.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$300.00	\$67.98 <input type="checkbox"/>
• A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>
•		<input type="checkbox"/>

AM/AM

**IMPORTANT ACCOUNT INFORMATION**

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

**Tax Season Reminder:** Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.